

Army Echoes, Issue 1, May 2003

CSA Retiree Council reports retiree concerns

The Army Chief of Staff's Retiree Council closed its 43rd meeting with a report to the Chief of Staff, Army, (CSA) citing health care and communication as retirees' two primary concerns.

The CSA Retiree Council, co-chaired by retired LTG John A. Dubia and retired SMA Robert E. Hall, is made up of 14 members — seven retired officers and seven retired enlisted soldiers. Members are nominated by their installation retiree councils and approved by the CSA. At its annual meeting, held April 7-11 this year, the council reviews issues forwarded by installation councils and determines which should be reported to the CSA and which can be addressed at the installation level. Of the 65 issues submitted this year, 21 concerned health care.

The council also urged the CSA to support: (a) concurrent receipt of military retired pay and disability compensation, and quick implementation of Combat-Related Special Compensation; (b) elimination of the reduction to the Survivor Benefit Plan annuity at age 62 to the maximum extent allowed by law and legislative language, and acceleration of the start date of the paid-up provision of the plan; (c) a study group reviewing retirement benefits for the National Guard and Reserve; and (d) continued full-funding of TRICARE for Life.

The council stated that TRICARE for Life and TRICARE Senior Pharmacy have met many beneficiaries' expectations, but that other improvements need to be made. The council's suggestions include raising TRICARE reimbursement levels; eliminating TRICARE Prime co-payments for retirees and family members under 65; extending TRICARE Prime and retiree dental insurance to retirees outside the continental U.S. (OCONUS); expanding TRICARE information campaigns; waiving late enrollment fees for Medicare Part B; and improving the relationship between DoD and VA health care departments.

The council's communications goals include both facets of the Retirement Services mission — preparing soldiers and families for retirement and continuing to support retirees and families as part of The Army after retirement. One communications goal is quarterly funding of *Army Echoes*, the Army's bulletin for retirees and the only communications link that reaches all retirees, families and survivors. The other goal is using a variety of media — Internet, videotape and CD-ROM — to educate active duty soldiers and families about retirement. This communications effort targets not only those who are about to retire, but also those making military career decisions. This technology would help Retirement Services Officers communicate with more soldiers and families in their broad areas of responsibility with information on topics such as the Survivor Benefit Plan and the Career Status Bonus. This effort also encompasses enhancing the professional training programs for commanders and senior non-commissioned officers, most importantly those attending installation command and management courses.

The council presented these concerns to GEN John M. Keane, Army Vice Chief of Staff, since the CSA was unable to attend because of commitments related to the war in Iraq. The council co-chairmen will continue to meet periodically with the CSA during the year to discuss the progress that has been made on these issues.

DOD tests stateside space-A travel

WASHINGTON (AFPS) — A one-year test which started April 1 permits space-available (space-A) air travel within the continental U.S. (CONUS) by family members who accompany their military sponsors.

Defense transportation officials said dependents of active-duty members and military retirees are eligible.

Current regulations allow dependents to travel space-A with sponsors to, from and between overseas points, but prohibit their travel point-to-point within CONUS. Active duty and retired military members already have space-A privileges stateside and overseas.

Generally, space-A refers to the seats left on military aircraft after official duty travelers and cargo are accommodated. Space-A travelers are assigned various seating categories; for instance, active duty members on emergency travel receive a higher priority than leisure travelers. Retirees are category VI of VI. Retirees may sign up 60 days in advance.

For more information on the space-A privilege, its rules, registration process, travel procedures, tips, and dozens of frequently asked questions, visit the Air Force Air Mobility Command space-A Website at <http://amcpublic.scott.af.mil/Spacea/spacea.htm>.

Highlights from headquarters

Greetings Retirees/Soldiers and Family members,

As you all know, HQDA has been very busy this winter and spring. Army Retirement Services is no different. As our lead story indicates, we recently concluded the 43rd meeting of the CSA Retiree Council. Health care and communication were cited as retirees' two major concerns. I would invite you to carefully read the article regarding those important topics that the Army council focused on in their week-long meeting.

Perhaps one of the most significant changes that will have a direct impact on many of you is the change regarding the Army's Transformation of Installation Management. The Army Installation Management Agency (IMA) was activated 1 October 2002, and since then has been working to consolidate and streamline how the Army manages its installations. The Army intent with IMA is to provide a standardized corporate structure focused on installation management by allowing "mission commanders" at each installation to focus on their primary function (i.e., the Ft Benning Commanding General now can focus his efforts on his TRADOC mission of training and preparing infantry officers, NCO's, and soldiers for their follow-on assignments anywhere the Army needs them) and not be as concerned about managing the multitude of complex issues at their installation community level. Mission commanders will still be involved (and are still in the rating chain of command) but IMA takes over the day-to-day operation, as well as managing the money for running the installation. The goal is to maximize efficiencies by using a structure of seven regional headquarters that answer to a two-star IMA commander at HQDA. Other goals include integration of reserve components, support and standardization of technology and centralizing contracting efforts, and the achievement of standard levels of service that soldiers and their families can expect wherever they are stationed. Our office has begun to work with the IMA commander and his personnel staff. My goal through this new arrangement is to strengthen the role and posture of our installation Retirement Services Offices as a continuing important part of your Well-Being.

I would also draw your attention to another issue that we are deeply involved with that may be of interest to many of you—"Combat-Related Special Compensation" (CRSC). Please go to page 8 of this issue and carefully read the article we have prepared for you.

Lastly, I know that each of you shares the great sense of pride and patriotism as you have watched the news and read the accounts of our brave men AND women in and around Iraq. Our Army soldiers have been tough and courageous in battle; and humane and giving to Iraqi citizens after the bullets stopped flying. What a difference democracy, great officer/NCO leadership, and the best soldiers in the world can make! They, and their comrades in Afghanistan and other hot spots, are the first generation of heroes in this century. We salute them, and those of you who trained them (or trained their trainers 10 -- 15 years ago). We value their service and remember in our prayers those who gave their lives. Continue to pray for these soldiers, their families, this great Army and our Nation's leaders.

It remains an honor to serve you!!

John W. Radke
Chief, Army Retirement
Services

Free phone cards for troops, vets

Through Operation Uplink, the Veterans of Foreign Wars (VFW) ships free prepaid phone cards to service members overseas and hospitalized veterans. More than two million phone cards have been sent since the program's start six years ago, more than half of those in response to recent deployments.

For more information or to make a donation, go to <http://www.operationuplink.org/donate.cfm>; or write to: Operation Uplink VFW Foundation National Headquarters, 406 W 34th St., Ste 718 Kansas City, MO 64111; or call (800) 479-5228 or (816) 756-3390; or email uplink@vfw.org.

Supporting troops through AAFES, DeCA

You can send gifts to military friends and family worldwide as well as deployed troops, a medical center treating wounded service members, military families and charitable organizations supporting them

through special programs from the Army and Air Force Exchange Service (AAFES), the Defense Commissary Agency (DeCA) and CertifiChecks.

Would you like to send a gift to a military friend or family member but aren't sure what to get? With "Gifts from the Homefront" CertifiChecks, your gift can be used to shop at AAFES and BX stores worldwide. Anyone can buy CertifiChecks, but only authorized AAFES customers can redeem them. For more information, go to <http://www.aafes.com/>, or call 1-877-770-GIFT (4438).

You can also help military families with the "Gift of Groceries," that lets you buy commissary gift certificates by going to <http://www.commissaries.com/> or calling 1-877-770-4438. The certificates can be donated to military families through charitable organizations or given directly to military friends and family, but only authorized shoppers can spend them.

Charities such as the USO and Fisher House Foundation are accepting donated certificates for military families in need.

AAFES CertifiChecks can be purchased in denominations of \$10 and \$20. DeCA certificates range from \$5 to \$100. The standard cost for the certificates is \$4.95 per order, for up to 20 certificates per order, providing they're going to the same address. Delivery normally takes between 4-10 days, possibly longer if going overseas. Shipping and handling charges are slightly more for bulk orders of \$300 or more.

Certificates can be purchased, 24 hours a day, seven days a week, 365 days a year.

Sending 'Messages of Support'

WASHINGTON (AFPS) — U.S. troops deployed to the Persian Gulf region and other overseas locations can receive personal messages from family, friends, neighbors, colleagues and supporters via the pages of *Stars and Stripes*.

"Messages of Support," a daily section, gives family and friends of deployed service members a chance to pass their greetings, words of encouragement and announcements free of charge.

"Messages of Support" can be e-mailed to *Stars and Stripes* 24 hours a day at messages@estripes.com, are limited to 50 words or less and will be printed on a first-come, first-run basis. *Stars and Stripes* reserves the right to screen and edit all messages and to omit any determined inappropriate.

Stars and Stripes is the editorially independent, DoD-authorized daily newspaper distributed overseas for the U.S. military community. It provides commercially available U.S. and world news and objective, staff-produced stories relevant to the military community in a balanced, fair and accurate manner. *Stripes* is currently increasing its Middle East circulation with the goal of providing one paper for every three persons stationed there.

DoD to recognize post-war Korea vets

WASHINGTON (ARNEWS) — A new defense medal will eventually be issued to military members who served in the Republic of Korea, or adjacent waters, after July 28, 1954.

The U.S. Korea Defense Service Medal (KDSM) should not be confused with the Foreign Service Republic of Korea War Service Medal authorized for U.S. military personnel who served in Korea between June 25, 1950 and July 27, 1953. The new medal will be for those who served in Korea after the war, up to an undetermined ending date, officials from the Office of the Secretary of Defense said. Some of the actions that must be completed are: designing the medal, obtaining funding, developing policy for issuance, wear and processing including verification of service and award of the medal.

The first three actions should be completed in about four to six months, officials said. However, based on previous experiences when creating service medals the entire process can take up to a year, officials added.

Given the volume of anticipated recipients, officials said the time it will take to award the KDSM is difficult to estimate. They said it will take time to identify, notify and award the medal to eligible former service members.

The new medal was authorized by the Fiscal Year 2003 Defense Authorization Act.

Academy Life pays some former policyholders

WASHINGTON — The Academy Life Insurance Co. is trying to contact about 110,000 current and former service members who may be eligible to receive payments from a fund established as part of its settlement with the Justice Department.

The company mailed notices and payment applications to the last address it had for former policyholders it believes are eligible. **Eligible persons have until June 24 to file.** After that deadline, applications won't be considered, COL Steve Strong, director of legal policy in the Office of the Undersecretary of Defense for Personnel and Readiness, said.

The payments of up to \$200 per policy are part of a \$160 million settlement reached after the Justice Department filed a civil complaint against Academy Life for defrauding service members from 1991 to 1998. The complaint alleged the insurers sold more than 92,000 policies of a particular life insurance plan to service members and their families between 1993 and 1998 and received more than \$200 million in premiums. Academy Life has not admitted to any improper act. As part of the settlement, the company will pay more than \$2.7 million to persons who purchased their policies from 1991 to 1998.

Strong said former policyholders must meet all the following conditions to be eligible for payment from the settlement fund: The person was the last owner of a Genesis Series policy issued from Jan. 1, 1991, through Dec. 31, 1998. The policy ended before Sept. 30, 2002. No death benefit was paid under the policy. The person was alive on Sept. 30, 2002. The person accurately completes an application for payment and mails it to Academy Life by June 24. Academy Life verifies eligibility.

For more information on eligibility or a notice and application, call Academy Life at (800) 523-5625.

VA insurance dividends

WASHINGTON - The Department of Veterans Affairs (VA) is distributing more than \$568 million in dividends to 1.5 million **active** policyholders of veterans life insurance this year.

Veterans automatically receive the payments on the anniversary date of their policies, with the dividend amount varying according to age, type of insurance and length of time the policy has been in force.

Dividends cover only veterans with government life insurance policies who served between 1917 and 1956. Veterans of later eras are covered by government insurance programs that **do not** pay dividends.

Only those with policies that have been kept in force when premiums were required are eligible for the payout. Inaccurate stories periodically surface suggesting that those who have not maintained insurance are eligible for a special distribution if they contact VA, but this is false. Dividends are automatically sent to eligible policyholders. Veterans who have questions about their policy may call the VA Insurance toll-free number: 1-800-669-8477, or may send their e-mail to: VAinsurance@vba.va.gov.

Korean War commemoration approaches end

The three-year commemoration of the 50th anniversary of the Korean War is drawing to a close. While the commemoration will end officially Nov. 11, 2003, a national salute and several regional events will mark the 50th anniversary of the signing of the armistice that ended the War July 27th.

A "National Salute to Korean War Veterans" will be held from July 25-27 in the Washington, DC, area. The salute will include an event at the MCI Center and ceremonies at the Tomb of the Unknowns in Arlington National Cemetery and at the Korean War Veterans Memorial.

Also planned are weekend-long events in Toledo, OH; Colorado/New Mexico; and Abington, MA. For information about the Korean War or any future events, call the DoD 50th Anniversary of the Korean War Commemoration Committee, toll-free, at 1-866-KOREA50 or visit the official Website at <http://www.korea50.mil/>.

Military retiree is DeCA's consumer advocate

FT LEE, VA – The Defense Commissary Agency's (DeCA) consumer advocate, military retiree Bonita Moffett, is ready to hear from customers who can count on her experience as a long-time shopper and commissary management specialist to work out issues. Her role is to improve communications between commissary patrons and agency officials.

It's her job to bring the customer's point of view to management policy and decision-making within DeCA, Moffett said. She is the principal liaison with DeCA's Patron Council and other military quality-of-life stakeholders.

Moffett is retired from the Air Force and has more than 23 years work experience in the commissary system. She spent her entire military career in the Air Force commissary system where she acquired extensive store-level experience from stocking shelves to managing a commissary.

She comes to the job after almost three years as an operations store planner. She traveled to U.S. military installations around the world to engage patrons, installation commanders and commissary management for their ideas and concerns in the commissary design and construction process.

Bonita Moffett can be reached by e-mail at bonita.moffett@deca.mil, or by writing to Defense Commissary Agency; ATTN: Bonita Moffett, Consumer Advocate; Corporate Communications; 1300 E Ave.; Ft Lee, VA 23801-1800

AAFES offers special order items online

DALLAS — Exchange Online customers can choose from an even broader selection of merchandise by using the Online Special Order program.

This program is a good way for customers to find items not available in the Exchange or online store. Details are available by logging on to the Online store through <http://www.aafes.com/>. The program is available all day, every day. Click on the Special Order icon on the [aafes.com](http://www.aafes.com) mall page and find a list of companies who will take orders for specific models or styles of hard to find merchandise. AAFES has an agreement with these companies to provide a military discount and ship the item directly to a customer's home. To receive the discount, you must go through AAFES.

Once a request is received, AAFES e-mails the customer with availability and ordering information within three business days. The price quote and terms are honored for 30 days and customers can order the item online. Customers also can call in an order to 1-800-636-3297 or 214-583-5004; however, the online form is the more expedient method. Special Orders cannot be returned unless damaged or defective.

DeCA urges Reserve retirees to take advantage of benefit

FT LEE, VA – DeCA urges “gray area” Reserve retirees (those not yet age 60 and not receiving retired pay) to take advantage of their “24 days to save” by shopping at the commissary.

To take advantage of this benefit, “gray area” Reserve retirees need valid military ID cards and a current Commissary Privilege Card (CPC). “Gray area” retirees and their spouses who do not have ID cards can Obtain a DD Form 2(RES RET) (Reserve retiree) and DD Form 1173-1 (spouse) at any Reserve Component ID card-issuing facility with a copy of your 20-year letter and transfer or separation orders.

CPCs for “gray area” personnel are mailed annually from the Army Reserve Personnel Command (AR-PERSCOM). For more on the CPC and Guard and Reserve shopping eligibility, check the information page at http://www.commissaries.com/guard_reserve.htm. Note: the CPC is issued only to the “gray area” retiree; however, it can be used by a spouse with a valid ID card. If you did not receive a CPC, you should call 1-800-318-5298 or write to Commander, AR-PERSCOM, ATTN: PSR, 1 Reserve Way, St. Louis, MO 63132-5200, or visit <https://www.2xcitizen.usar.army.mil/soldierservices/pay/commcards.asp>.

AAFES 'Still Serving' Weekend -- Sep 19-21, 2003

Chief of Staff supports AER campaign

The Army's 2003 fund raising campaign for Army Emergency Relief (AER) began Mar. 1, 2003. Remember, after this time of war, AER is one way for retirees to support their fellow soldiers.

In his letter to all soldiers and their families, Army Chief of Staff GEN Eric K. Shinseki wrote: “All of our magnificent moments as an Army will continue to be delivered by our people. They are the engine behind all of our capabilities. By enhancing our people's sense of Well-Being – giving them the opportunity to be self-reliant and confident – we enhance the readiness of our Soldiers and our Army.” He asked soldiers and their families to join him in helping our Army family through the 2003 AER Campaign.”

For 61 years, AER has assisted more than 3 million soldiers and their families in times of financial emergency. Last year, your contributions helped more than 54,000 soldiers with over \$38 million.

Since 1998, AER has paid all direct costs of emergency financial assistance provided to Army people by the American Red Cross (ARC). This reimbursement agreement is important for retirees because it insures that you have ready access to AER through almost 1,200 ARC Chapters throughout the U.S.

Retirees needing emergency financial assistance can contact the AER section at any Army installation, the nearest ARC Chapter, or any other service aid society located at most military installations.

Reciprocal agreements exist with the other service's relief organizations whereby Army retirees will receive the same assistance that you would get directly from AER.

In 2002, retirees and survivors were assisted by AER more than 6400 times with almost \$5.2 million. Every 82 minutes of every day, an Army retiree or survivor received financial help from AER.

Your generous contribution will help insure that AER continues to provide assistance to all Army people as needed. Please complete and mail the contribution form for your allotment to AER. You can also make your contribution on line with an allotment from your retired pay by initiating the form at:

http://www.aerhq.org/Camp_Allotment_Info.htm

New address for retirement homepage

The Army Retirement Services homepage has a new address. Just as the Army's Deputy Chief of Staff for Personnel is now called the Army G-1, so has our address changed from

<http://www.odcsper.army.mil/retire> to <http://www.armyg1.army.mil/retire>. Our web designers tell us that the old address will still work for another six months. We (and the rest of G-1) are redesigning our homepage. Please e-mail your suggestions to Laura.Paul@hoffman.army.mil. The G-1 web designers put in long hours keeping the many parts of the G-1 site updated. (To see the whole site, go to <http://www.armyg1.army.mil/>.) We won't be able to use every suggestion; however, we do want to hear from you!

Special disability compensation update

As we reported in the last issue of *Echoes*, the National Defense Authorization Act for Fiscal Year 2003 granted a special payment to **certain** disabled retirees – Combat-Related Special Compensation (CRSC).

CRSC is payable to certain disabled retirees who have at least 20 years of active duty or a combination of active duty and Reserve points equaling 20 years of full-time active duty. These retirees must have either a disability rating of 10 percent or higher associated with award of a Purple Heart; or a disability rating of 60 percent or higher for other illnesses or injuries attributed to combat situations, combat-oriented training, hazardous duty, or instrumentality of war. Retirees who qualify for CRSC must apply to receive it. Retirees who feel they qualify for CRSC should prepare to apply now by gathering (and copying) their records showing that they qualify. This would include records that show that their disability rating is combat-related.

CRSC could equal the amount of VA compensation received for Purple Heart-related disabilities or combat-related disabilities described previously **minus any additional compensation received for dependents**. Those retired under Chapter 61, Title 10, US Code (retirement for disability) with at least 20 years of service, will have their benefit reduced by the amount their retired pay exceeds retired pay they would have received if they had retired under any other provision of law.

CRSC is separate from a special compensation program enacted several years ago, known as "Severely Disabled Special Compensation." Eligible retirees cannot receive both benefits; they must choose either CRSC or SDSC.

Because of the complexities of the issue, Congress gave DoD 180 days from enactment of the law to implement the program. A special DoD committee has been working to develop guidance and an application form. As soon as the form is ready, it will be available through the Retirement Services Officers (RSO) listed on page 9 or through a Retirement Officer at another military service installation if one is closer to you. The application will also be available through our homepage

<http://www.armyg1.army.mil/retire>.

According to the Authorization Act, payments will not be payable before July 1st. Retirees who qualify but could not apply before July 1st will receive retroactive payments.

As soon as DoD guidance is issued, we'll report it in *Echoes* and on our homepage.

DFAS contractor gets good survey scores; DoD IG audit questions contracting process

Retirees and annuitants who were surveyed said that the contractor running the Defense Finance and Accounting Service's (DFAS) Retired and Annuitant Pay Center is doing a good job. A March DoD IG audit says the contractor won the competition for that job because a consultant overestimated the government's bid.

In recent years, many government offices have competed with contractors, with the job going to whoever could do the job at the lowest cost. Government offices often revamp their operations, forming a lower cost Most Efficient Organization (MEO). Many retirees are familiar with this process because the Retirement Services Office serving them is now run by contractors or is a smaller, multi-tasked MEO.

ACS Government Services won the retired and annuitant pay contract in competition with DFAS Cleveland and Denver Center federal employees. According to the audit, a DoD-hired consultant overestimated the federal personnel cost, making the government bid for the 10-year contract \$31.8 million higher than it should have been. The contractor won the job based on a savings of \$1.9 million. The report calls for DFAS to determine a specific course of action for the current contract, including determining why a re-competition should not be held, and to review and initiate appropriate action relating to the contractor.

DFAS officials said that the contract, which began in January 2002, has cost DFAS \$5 million less than ACS had estimated in the cost comparison.

Officials add that under the contractor, customer satisfaction has improved according to a customer service survey conducted by the Office of Personnel Management.

Since the error was reported in July, DFAS has also tightened management controls by reviewing performance requirements to ensure contractors are held properly accountable. A DFAS team provides continual oversight of the contractor performance.

New contract, benefits for retiree dental plan

TRICARE has awarded Delta Dental Plan of California a new contract to provide services for the TRICARE Retiree Dental Program (TRDP). The contract covers a five-year period and is valued at about \$987 million.

The new dental contract began May 1, 2003, and continues to provide a voluntary enrollee-funded dental plan to retirees and their family members, certain surviving members of deceased active duty sponsors, and to Medal of Honor recipients and their immediate family members and survivors.

The TRDP continues as a combined fee-for-service/preferred provider program. While enrollees may seek care from any licensed dentist in the service area, optimal benefits will be available to those enrollees who choose a participating dentist.

The new contract includes the following improvements for the enhanced option (note: basic coverage is available only to those who enrolled before Sept. 1, 2000) -- the annual maximum benefit has been raised from \$1,000 to \$1,200; the \$50 annual deductible remains the same but there's a limit of \$150 deductible for the entire family; the lifetime orthodontic maximum has been raised from \$1000 to \$1200; the enrollment commitment has been reduced from 24 months to 12 months; the benefits have been changed from 30 percent to 50 percent of the allowable amount for crowns, bridges and prosthodontic coverage (available after a 12-month waiting period); new retirees now have 120 days after retirement to enroll instead of 90, in order to skip the 12-month waiting period.

The TRDP offers dental coverage throughout the U.S., Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. All premiums are paid by the enrollee (the plan is not subsidized by the government) and vary depending on where the enrollee lives.

Monthly rates range from \$25 to \$36 for singles, from \$49 to \$71 for two persons and from \$82 to \$120 for family for the enhanced coverage.

For more information about the TRDP, go to the TRICARE Web- site <http://www.tricare.osd.mil/>; Delta's Website <http://www.ddpdelta.org/>; call 1-888-838-8737; or write to Delta Dental Plan of California; Federal Services; P.O. Box 537008; Sacramento, CA 95853-7008.

**** Update** CFSC has changed the opening date to Mar. 1, 2004 because of construction delays. See Retirement Services "Current News " at <http://www.armyg1.army.mil/retire> for more info.**

One resort prepares to reopen, three close early

ORLANDO, FL – Reservation lines are open for the renovated Armed Forces Recreation Center (AFRC) hotel Shades of Green on Walt Disney World Resort®, FL. Undergoing expansion and renovation since early 2002, Shades of Green will reopen Dec.15, 2003.

There are 299 new guest rooms (all existing rooms had makeovers), 10 new suites, a new 500-space parking garage and 7,500 square feet of flexible special event space for reunions, weddings, and other family-oriented social functions. Nine rooms were renovated to American with Disabilities Act (ADA) standards.

Room rates are on a sliding scale based on rank and range from \$70 to \$116.

If you make a reservation through the Website <http://www.shadesofgreen.org/>, you're guaranteed a response in 72 hours. Shades of Green suggests that you give alternate dates and warns that the phones (1-888-593-2242) tend to be overloaded.

Three German hotels close

Three AFRC hotels in Germany - two at Lake Chiemsee and one in Garmisch – are closing a year earlier than planned.

Remaining AFRC-Europe facilities in Garmisch will stay open while the new 330-room hotel on Sheridan Kaserne is under construction. The new hotel is scheduled to open in October 2004, when the Army had planned to end all operations in Chiemsee and the hotel operations in Garmisch.

"Many of our customers in Europe are deployed to Operation Iraqi Freedom and their families are taking care of business at home," Pete Isaacs, chief operating officer for the Army's Community and Family Support Center which operates the AFRCs, said. "...As a result, current and predicted occupancy has fallen dramatically."

The Von Steuben Hotel in Garmisch closed April 15. The Chiemsee Lake and Park Hotels will remain open through Labor Day and close Sept. 2.

Money to sustain operations and fund new construction at all AFRCs comes from customer income, not taxpayer dollars.

AFRCs are open to DoD ID-card holders: active duty, reserve components, DoD civilians, both military and DoD civilian retirees, and their families.

TRICARE responds to computer theft

Computer equipment and files were stolen Dec. 14, 2002, from TRICARE Central Region health contractor, TriWest Healthcare Alliance Corp (after *Echoes* had gone to press). TriWest provides health services to service members, retirees, and their families living in Colorado, Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, Utah, Wyoming, Arizona, New Mexico, Nevada, and extreme western Texas. TriWest testified before members of the House April 3 on identity theft and how victimized companies can react.

All 562,000 military beneficiaries whose information was contained on the computer files had been notified by mail of the theft by the end of December and informed of the actions they should take to protect themselves from identity theft or other misuse of their personal information. To date, no criminal or fraudulent uses of the personal information stored on the stolen TRiWest files have occurred.

DoD notified every TRICARE contractor of the theft and directed them to assess their information security procedures. DoD will evaluate each assessment with its contractors. The criminal investigation remains active, led by the Defense Criminal Investigative Service and supported by the US Attorney in Phoenix, the Federal Bureau of Investigation, and other law enforcement agencies. A \$100,000 reward was posted by TriWest for information leading to the arrest and successful prosecution of the perpetrators and return of the stolen items.

New privacy standards begin

The DoD Military Health System (MHS) has always had privacy standards. A new rule, the Privacy Rule of the Health Insurance Portability and Accountability Act (HIPAA) of 1996, creates standard safeguards to protect the privacy of personal health care information. All U. S. health care providers must implement the new standards.

As a result of the legislation, health information may be disclosed only for treatment, payment, and health care operations including: scheduling appointments, billing patients, quality assurance activities and provider-to-provider referrals. Health information will not be shared with outside sources for marketing, research or any other purpose without the beneficiary's written consent.

Under HIPAA, the MHS must notify all beneficiaries of their enhanced privacy rights. DoD has mailed MHS Notice of Privacy Practices (NoPP) to every active duty and retired military sponsor and family member enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

The NoPP tells beneficiaries how the military treatment facilities (MTFs) will safeguard their personal health information from unauthorized access or disclosure. The notice also tells beneficiaries their rights — to know when and to whom their medical information may have been disclosed; request access to, or receive a copy of their medical record at the MTF; request an amendment to correct erroneous information in their medical records; and file a grievance with the MTF or TRICARE privacy officer regarding any privacy concern.

During their next MTF appointment, beneficiaries will be asked to sign, acknowledging receipt of the NoPP. Any beneficiary who hasn't received an NoPP will be issued one during this visit. If they choose not to sign the acknowledgement, they will still receive care at the MTF.

Each MTF has a privacy officer available to respond to any questions beneficiaries may have regarding the new privacy rules. The privacy officers also serve as patient advocates to ensure that personal health information maintained by the MTF remains protected yet accessible to beneficiaries and their providers.

More information is available at <http://www.tricare.osd.mil/hipaa>.

FTC offers identify theft info

WASHINGTON (AFPS) — A Federal Trade Commission booklet offers guidance for people who've fallen victim to a fast-growing crime: identity theft.

"ID Theft: When Bad Things Happen to Your Good Name" warns consumers that identity thieves use low- and high-tech methods to gain access to personal data like Social Security numbers and credit account information. Identity thieves use this information to open up credit accounts, running up thousands of dollars of illicit bills and bank loans, which are charged to the victim.

The publication is available at <http://www.consumer.gov/idtheft> or by calling 1-877-FTC-HELP (877-382-4357) or writing to: Consumer Response Center; Federal Trade Commission; 600 Pennsylvania, NW, Tm H-130; Washington, DC 20580-0001.

TRICARE Mail Order Pharmacy begins

The TRICARE Mail Order Pharmacy (TMOP) program has replaced the National Mail Order Pharmacy (NMOP). The TRICARE pharmacy benefit and co-payments remain the same— only the program name and benefit manager have changed.

Express Scripts Inc. is the new TMOP benefit manager. To be eligible for the pharmacy benefit, you must be enrolled and eligible in the Defense Enrollment Eligibility Reporting System (DEERS).

Under TRICARE, beneficiaries have three options for filling prescriptions. They can use a military treatment facility, a TRICARE retail network pharmacy, or TMOP.

Prescription medications filled under TMOP cost \$3 for a 90-day supply for generic medications, and \$9 for a 90-day supply for most brand-name medications. Prescriptions filled using a retail network pharmacy cost \$3 for a 30-day generic supply and \$9 for a 30-day supply for most brand-name medications.

"We want beneficiaries who have long-term medication needs to consider using the mail order program. It provides up to a 90-day supply of most medications for a single co-payment, whereas they only receive a 30-day supply for a single co-payment in the retail network pharmacy system," Army COL William Davies, director of DoD pharmacy services, said.

Before a prescription can be filled, each beneficiary must complete a one-time Express Scripts Registration Form and return it to Express Scripts for processing. The registration form is available online

at <http://www.express-scripts.com/> or may be picked up at any military treatment facility or regional TRICARE Service Center. NOTE: The TRICARE Service Centers directory is online at <http://www.tricare.osd.mil/tricare-servicecenters/default.cfm> or by calling one of the numbers at the bottom of page 10.

The TMOP registration form, new prescription and payment (by credit card, check or money order) should be returned to the address on the form. The beneficiary's name; the sponsor's Social Security number, address, and telephone number; and the provider's name, address and telephone number should be clearly written on each prescription submitted. Express Scripts can mail prescriptions to any U.S. postal address or APO/FPO address (except a private foreign address) overseas. Sponsors and family members assigned to an embassy without an APO/FPO address must use their official Washington, D.C., embassy address to receive prescription medications. Prescriptions for beneficiaries living overseas must be prescribed by providers licensed to practice in the U.S.

Deliveries for locations within the U. S. require about 5 to 7 days to process. It may take more time for prescription medications delivered overseas.

Beneficiaries covered by a pharmacy benefit under other health insurance (OHI) may use TMOP only if their OHI does not cover the medication they need, or if the pharmacy benefit under the OHI plan has been exhausted. If the medication required is covered under TMOP, Express Scripts will fill the prescription as long as the beneficiary has no other pharmacy benefit available or until the beneficiary's pharmacy benefit is renewed under the OHI.

Beneficiaries may check the status of their prescription orders at <http://www.express-scripts.com> or by calling toll free, (866) DoD-TMOP (866) 363-8667). Sponsors may locate the nearest military personnel office or ID card facility at <http://www.dmdc.osd.mil/rs/> to verify DEERS eligibility. Sponsors may also verify eligibility by calling (800)-538-9552.

NOTE: More TMOP and TRICARE pharmacy related information is available at <http://www.tricare.osd.mil/pharmacy/tmop.cfm>.

Website puts 'hooah' in health

Would you like to find out how you would do on the Army Physical Fitness Test? Would you like to see soldiers demonstrating PT exercises in online video clips? You can find these and a wealth of other Army health and fitness info with only the click of a mouse at <http://www.hooah4health.com/>.

This site is an interactive, self-help health promotion and wellness program. It's a holistic site with information on body, mind, spirit, and environment; and is supported by a team of Army sponsors including the Army Surgeon General.

Once logged on, you can navigate user-friendly web pages to access dozens of military and other government healthcare sites to find health maintenance and prevention educational material, as well as interactive health calculation tools. There is also a quarterly, downloadable H4H newsletter.

VA stops health care to Priority 8 vets

WASHINGTON — Veterans Affairs Secretary Anthony J. Principi announced that he's seeking \$63.6 billion in the fiscal 2004 budget — and suspending “better-off” veterans from health care to ensure the neediest are served.

VA's budget request includes \$30.2 billion for health care and other discretionary funding, 7.7 percent higher than the fiscal 2003 level, the largest requested increase in VA history, Principi said.

The Secretary suspended new enrollments by veterans in the new Priority Group 8. This group includes veterans who are not being compensated for a military-related disability and who have “higher incomes,” generally about \$30,000 or more.

Veterans who fall under the new Group 8 category but who were enrolled by Jan. 17 (the date of the announcement) are “grand- fathered” and can continue receiving VA health care.

Principi said he suspended Group 8 enrollments to ensure VA has capacity to care for veterans with military-related disabilities, lower-income veterans, and those with special needs, such as blind veterans and those with spinal cord injuries.

He said that the VA and the Department of Health and Human Services are working to give Priority Group 8 veterans aged 65 or older access to a “VA+Choice Medicare” plan if they can't enroll in the VA health care system.

VA officials said they've been unable to provide all enrolled veterans with timely access to VA health care. They cited stresses on the VA system caused by "tremendous growth" in the number of veterans seeking care. Since 1996, VA health care enrollment more than doubled from 2.9 million to 6.8 million today. In fiscal 2002 alone, 830,000 veterans enrolled—and more than half were in Priority Group 8. Officials said they expect that trend to continue. But even with the suspension, they said, a projected 380,000 veterans in the seven higher priority groups will enroll in fiscal 2003.

VA plans Pittsburgh cemetery

WASHINGTON – The VA has purchased two land parcels totaling 292 acres near Pittsburgh, PA, for a national cemetery.

VA plans to open a small portion of the cemetery for burials in late 2004. About 19,000 grave spaces will be available when the cemetery's first phase of construction is completed in 2006.

Located 12 miles south of downtown Pittsburgh, the cemetery will serve about 323,000 veterans living within 75 miles. The area covers 13 counties in southwestern Pennsylvania and three in West Virginia.

VA expands Agent Orange benefits

WASHINGTON - Based on a recent review of scientific studies, the VA is extending benefits to Vietnam veterans with chronic lymphocytic leukemia (CLL).

The ruling means that veterans with CLL who served in Vietnam during the Vietnam War don't have to prove that illness is related to their military service to qualify for VA disability compensation. Also, VA offers special access to medical care to Vietnam veterans with any health problems that may have resulted from Agent Orange exposure.

The following conditions are considered service-connected for Vietnam veterans: type II diabetes, chloracne (a skin disorder), porphyria cutanea tarda, acute or subacute peripheral neuropathy (a nerve disorder), non-Hodgkin's lymphoma, soft tissue sarcoma, Hodgkin's disease, multiple myeloma, prostate cancer and respiratory cancers (including cancers of the lung, larynx, trachea and bronchus). In addition, Vietnam veterans' children with the birth defect spina bifida are eligible for certain benefits and services.

The decision to provide compensation was based on a recent report by the Institute of Medicine (IOM) that found among scientific studies "sufficient evidence of an association" between exposure to herbicides during the Vietnam War and CLL. VA asked the IOM panel of experts to focus on CLL because of veterans' concerns that CLL shares some similarities with non-Hodgkin's lymphoma.

Veterans with questions can call a toll-free help line at 1-800-749-8387 for information. VA also encourages Vietnam veterans to request a subscription to *Agent Orange Review*, VA's free newsletter. Newsletter subscription information is available from the help line. Back issues and more information about Agent Orange are available at another VA Web site at <http://www.va.gov/agentorange/>. VA will publish further detail, when available, on its web site at <http://www.vba.va.gov/bln/21/benefits/herbicide/>.

Short Shots

(Note: Publications, organizations and events that may be of interest to retirees appear in this section as a service to retirees. This doesn't imply that Army Echoes endorses these publications or programs. Any problems should be directed to the specific publisher or organization.)

- **The 2003 Retired Military Almanac**, in its 26th year, is a 256-page guide containing detailed information on recently passed legislation, including Combat-Related Special Compensation, lengthy sections on military health care, including TRICARE and TRICARE for Life, as well as information on veterans benefits (including a current list of VA facilities), space-available lodging and travel, and many other topics directly affecting retirees and their families. Order directly from the publisher for \$10.95 (includes postage) by sending a check or money order to Uniformed Services Almanac, Inc., PO Box 4144-AE, Falls Church, VA 22044, or if ordering by credit card, call toll-free (888) 872-9698. You can also order secure online: <http://www.militaryalmanac.com>.

- **The 2003 Retired Military Personnel Handbook**, in its fourth year, is written for all military personnel and retirees and their families to guide you through every aspect of your retirement, explaining what benefits you may qualify for and how to get them, as well as providing a context for making many of the important decisions that lie ahead. New topics include the TRICARE Plus program and Federal LTC Insurance program. The handbook also includes information on tax policies, retirement lifestyle

information, incapacity planning, pay and benefit policies and legislative initiatives affecting retirees, as well as updated information on TRICARE for Life, VA benefits and other topics. *The 2003 Retired Military Personnel Handbook* is \$13.70 (includes shipping and handling). It can be ordered online at <http://www.fedweek.com/Publications/default.asp> under Military Interests or by calling a 24-hour toll-free order line at (888) 333-9335, or by writing to (with payment of \$13.70) FEDweek, PO Box 5519, Glen Allen, VA 23058.

New CHAMPVA policy benefits surviving spouses

WASHINGTON - A new law will reinstate health care benefits for *some* surviving spouses covered by the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) *if they apply by Feb. 4, 2004.*

Surviving spouses who lost access to CHAMPVA benefits by remarrying before Feb. 4, 2003, can be reinstated into the program if they remarried after becoming age 55 and if they apply for reinstatement by Feb. 4, 2004.

Similarly, surviving spouses who remarried after becoming age 55 and lost access to TRICARE benefits may now be eligible for CHAMPVA coverage *if they meet eligibility criteria.*

To be eligible for CHAMPVA, people must be family members of veterans who have a permanent and total service-connected disability, who died of a service-connected condition or who were totally disabled from a service-connected condition at the time of death. Those who want an application for this benefit or more information can contact VA's Health Administration Center at 800-733-8387.

Surviving spouses who remarry at a younger age and lose their CHAMPVA benefits can have these benefits restored if their later marriage is annulled or ends due to death or divorce. Also, widows or widowers of any age who lost benefits under VA's Dependency and Indemnity Compensation (DIC) program due to remarriage are eligible for reinstatement of monthly DIC payments if their subsequent marriage ends.

If you know anyone who may be eligible for these reinstated benefits, please share this article with them.

Keep retired pay records current

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits because the retiree failed to update retired pay records when the retiree married, divorced, remarried, was widowed or gained a child. We hear from surviving spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the soldier had named at retirement.

We hear from former spouses who lost SBP because neither the former spouse nor the retiree notified the Defense Finance and Accounting Service within a year of the divorce that SBP was part of the divorce by sending a letter and a copy of the decree.

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect. Clip this article to your files as a reminder to keep your retired pay records current when your status changes.

Note: The SBP "paid up" provision which allows retirees to stop paying SBP premiums after 30 years of premium payment and reaching age 70 goes into effect Oct. 1, 2008.

Remember: You are responsible for updating your retired pay file at DFAS-CL (Defense Finance and Accounting Service; U.S. Military Retired Pay; PO Box 7130; London, KY 40742-7130) within one year of the event if you marry, remarry, have a child, are widowed or divorce and need to make or update a Survivor Benefit Plan (SBP) election.